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		- age - u u	
United	States Bankruptcy Co	ourt	Volumtomy Batities
Northern Dist	trict of Illinois Eastern	Division	Voluntary Petition
Name of Debtor (if individual, enter Last, First, M	liddle):	Name of Joint Debtor (Spouse) (Last, Firs	st. Middle)
Haynes, Alto	,		s, Euthia, Jean
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Debt maiden and trade names):	or in the last 8 years; (include married,
Last four digits of Soc. Sec./Complete EIN or othe state all)  ***-**-7175	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete EIN state all ***	N or other Tax I.D. No (if more than one,
Street Address of Debtor (No. & Street, City, and	f State):	Street Address of Joint Debtor (No. & Str	eet, City, and State):
7930 S. Marquette Ave.		7930 S. Marquette Ave	·-
Chicago IL	60617	Chicago IL	60617
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal F	Place of Business:
CO	OK		COOK
Mailing Address of Debtor (if different from street	t address)	Mailing Address of Joint Debtor (if different	nt from street address):
Location of Principal Assets of Business Debtor	(if different from street address above):		
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Un	der Which the Petition is Filed (Check one box)
Individual (includes Joint Debtors)	Heath Care Business Single Asset Real Estate as	☐ Chapter 7 ☐ Chapter 9	Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Corporation (includes LLC & LLP)  See Exhibit D on page 2 of this form	defined in 11 U.S.C 101 (51B)	Chapter 11	_
Partnership	Stockbroker	Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and	Commodity Broker  Clearing Bank	Nature of	f Debts (Check one Box)
state type of entity below.)	Other	Debts are primarily consumer	Debts are primarily business
	Tax-Exempt Entity (Check box, if applicable.)	debts, defined in 11 U.S.C. § 101(8) as "incurred by an	debts.
	Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	individual primarily for a personal, family, or household purpose."	
Filing Fee (Che	eck one box)		pter 11 Debtors
Filing Fee attached		Check one box  Debtor is a small business debtor a	as defined in 11 U.S.C. Sec 101(51D)
☐ Filing Fee to be paid in installments (applical	ole in individuals only). Must attach	<b>U</b>	tor as defined in 11 U.S.C. Sec. 101(51D)
signed application for the court's consideration unable to pay fee except in installments. Rul	on certifying that the debtor is	Check if:  Debtor's aggregate noncontingent linsiders or affliates) are less than	liquidated debts (excluding debts owed to 2 million.
Filing Fee wavier requested (applicable to chattach signed application for the court's cons		Check all applicable boxes:  A plan is being filed with this petitio	
attact signed application for the court's cons	nociation. Gee Ginda i Gilli GB.	_ , ,	ited prepetition from one of more classes
Statistical/Administrative Information	6 di-4-ik		This space is for court use only
■ Debtor estimates that funds will be available ■ Debtor estimates that, after any exempt projudes available for distribution to unsecured	perty is excluded and administrative expenses	s paid, there will be no	
Estimated Number of Creditors	Gentors.		<del></del>
	00- 1,000- 5,001- 10,0 99 5,000 10,000 25,0		ver ,000
			]
So to \$10,000 to \$100,000	\$100,000 to \$1 million	\$1 million to More than	\$100 million
\$0 to \$50,000 to \$100,000	\$100,000 to \$1 million	\$1 million to More than	\$100 million

	Document	Page 2 of 39	
т.	Voluntary Petition	Name of Debtor(s)	
"	nis page must be completed and filed in every case)	_	s, Alton James, Sr. hia Jean Haynes
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional s	sheef)
Location Where Filed		Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, atta	ich additional sheet)
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K an pursuant to S 1934 and is req	Exhibit A  ted if debtor is required to file periodic reports (e.g., d 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of uesting relief under chapter 11.)	I, the attorney for the petitioner that I have informed the petitio chapter 7, 11, 12 or 13 of ti explained the relief available ur	Exhibit B vidual whose debts are primarily consumer debts.)  r named in the foregoing petition, declare that (he or she) may proceed under tle 11, United States Code, and have not not not consider each such chapter. I further certify debtor the notice required by 11 USC §
Exhibit A	is attached and made a part of this petition.	/s/ Mari	io M Arreola
		Mario M Arreola	Dated: 03/16/2007
Yes, and No.	Exh  (To be completed by every individual debtor. If a joint petition is altected and signed by the debtor is attached and made a part of this petition:  also completed and signed by the debtor is attached and made a part of this priority petition: also completed and signed by the joint debtor is attached and made a part of this priority petition: also completed and signed by the joint debtor is attached and made a part of this priority petition: (Check the A) Debtor has been domiciled or has had a residence, principal pl days immediately preceding the date of this petition or for a lor.  There is a bankruptcy case concerning debtor's affiliate, gener.  Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the relief sought in this District.	ibit D  ed, each spouse must complete and attach a petition.  rt of this petition.  In g the Debtor - Venue pplicable Box.)  ace of business, or principal assets in ager part of such 180 days than in any of all partner, or partnership pending in the place of business or principal assets in the place of business or principal assets in the United States but is a deferinterests of the parties will be served in	this District for 180 other District.  In the United endant in an action in regard to the
	Landlord has a judgment against the debtor for possession of following.)  (Name of landlord that obtained judgment against the debtor for possession of following.)	olicable boxes. debtor's residence. (If box checked, co	
	(Address of Landlord)  Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and		
	Debtor has included in this petition the deposit with the court of period after the filing of the petition.	f any rent that would become due durin	ng the 30-day

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

Haynes, Alton James, Sr. **Euthia Jean Haynes** 

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a

I request relief in accordance with chapter 15 of title 11, United States Code.

of title 11 specified in this petition. A certified copy of the order granting

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter

Certified copies of the documents required by 11 U.S.C. § 1515 are

foreign proceeding, and that I am authorized to file this petition

recognition of the foreign main proceeding is attached.

# **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

# /s/ Alton James Haynes, Sr.

## **Alton James Haynes**

03/16/2007 Dated:

# /s/ Euthia Jean Haynes

## **Euthia Jean Haynes**

Dated: 03/16/2007

# << Sign & Date on Those Lines

# << Sign & Date on Those Lines

## Signature of Attorney

#### /s/ Mario M Arreola

Signature of Attorney for Debtor(s)

## Mario M Arreola

Printed Name of Attorney & Bar Number

Bar No: 9687938

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 03/16/2007

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been autorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Bankruptcy Docket #:

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Alton James Haynes, Sr.	Here
Dated:	03/16/2007	/s/ Alton James Haynes, Sr.	Sign & Date
I certify u	nder penalty of perjury that	the information provided above is true and correct.	
does	The United States trustee or bar not apply in this district.	nkruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. §	109(h)
	Active military duty in a military	y combat zone.	
partio		C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in person, by telephone, or through the Internet.);	
of rea	alizing and making rational decisions	6.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be inca with respect to financial responsibilities.);	pable
by a	motion for determination by the court		
provi dead perio	t counseling briefing within the first 30 ded the briefing, together with a copy line can be granted only for cause ar d. Failure to fulfill these requirement	ons stated in your motion, it will send you an order approving your request. You must still obto 0 days after you file your bankruptcy case and promptly file a certificate from the agency that y of any debt management plan developed through the agency. Any extension of the 30-day and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day ts may result in dismissal of your case. If the court is not satisfied with your reasons for filing the credit counseling briefing, your case may be dismissed.	
•	s from the time I made my request, an can file my bankruptcy case now. [M	counseling services from an approved agency but was unable to obtain the services during the nd the following exigent circumstances merit a temporary waiver of the credit counseling requously be accompanied by a motion for determination by the court.] [Summarize exigent circums of the court.]	irement
perf a co	ed States trustee or bankruptcy admi orming a related budget analysis, but	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved ininistrator that outlined the opportunties for available credit counseling and assisted me in it I do not have a certificate from the agency describing the services provided to me. You must escribing the services provided to you and a copy of any debt repayment plan developed through bankruptcy case is filed.	st file
perf	ed States trustee or bankruptcy admi orming a related budget analysis, and	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved inistrator that outlined the opportunties for available credit counseling and assisted me in d I have a certificate from the agency describing the services provided to me. Attach a copy of ment plan developed through the agency.	

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# UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Futhia Jean Haynes	Here
Dated:	03/16/2007	/s/ Euthia Jean Haynes	Sign & Date
I certify ι	under penalty of perjury that t	the information provided above is true and correct.	
does	The United States trustee or bans not apply in this district.	kruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 10	09(h)
	Active military duty in a military	combat zone.	
parti	- ·	C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to a person, by telephone, or through the Internet.);	
of rea	alizing and making rational decisions v	C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapa with respect to financial responsibilities.);	able
by a	motion for determination by the court.		
prov dead perid	tit counseling briefing within the first 30 vided the briefing, together with a copy dline can be granted only for cause an od. Failure to fulfill these requirement:	ons stated in your motion, it will send you an order approving your request. You must still obtain 0 days after you file your bankruptcy case and promptly file a certificate from the agency that of any debt management plan developed through the agency. Any extension of the 30-day had is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day is may result in dismissal of your case. If the court is not satisfied with your reasons for filing your case may be dismissed.	
	ys from the time I made my request, ar I can file my bankruptcy case now. [M	counseling services from an approved agency but was unable to obtain the services during the not the following exigent circumstances merit a temporary waiver of the credit counseling requir flust be accompanied by a motion for determination by the court.] [Summarize exigent circumst	ement
per a c	ited States trustee or bankruptcy admi rforming a related budget analysis, but	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved be inistrator that outlined the opportunties for available credit counseling and assisted me in till do not have a certificate from the agency describing the services provided to me. You must escribing the services provided to you and a copy of any debt repayment plan developed through bankruptcy case is filed.	file
per	ited States trustee or bankruptcy admi forming a related budget analysis, and	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by inistrator that outlined the opportunties for available credit counseling and assisted me in d I have a certificate from the agency describing the services provided to me. Attach a copy of ment plan developed through the agency.	•

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$3,000 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$200 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** -\$2,800

The source of the compensation paid to me was:

Debtor(s) Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Mario M Arreola 03/16/2007 Dated:

> Attorney Name: Mario M Arreola LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 9687938

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# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

In re

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or furture interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. entity claims to hold a secured interest in the property, wrrite "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
7930 S. Marquette Ave., Chicago, IL 60617 (Debtors' Residence)	Fee Simple	J	\$ 95,000	

**Total Market Value of Real Property** 

(Report also on Summary of Schedules)

\$95,000.00



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In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property  Description and Location of Property		Debtor's I Property Deduct	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
01. Cash on Hand	X					
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		South Shore Bank - checking	J	\$	200	
03. Security Deposits with public utilities, telephone companies, landlords and others.	X					
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, DVD player, stereo, sofa, recliner, coffee and end tables, vacuum, table/chairs, lamps, entertainment center, bedroom sets, washer/dryer, dining set, large appliances, small appliances, microwave, pots/pans, dishes/flatware, grill, tools, lawn mower, musical instruments	J	\$	2,000	
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CDs, tapes, DVDs, family pictures	J	\$	100	
06. Wearing Apparel						
		Necessary wearing apparel	J	\$	400	
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding rings	J	\$	40	
08. Firearms and sports, photographic, and other hobby equipment.	x					
PFG Record # 299288		 	Form B	 6B (10/05)	Page 1 of 3	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance with MetLife - no cash surrender value  Term life insurance with Mony of New York - no cash		None None
		surrender value  Term life insurance with Mutual of Omaha - no cash surrender value		None
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars				
40. Otables and intercepts in incommental and		Pension w/ former employer - 100% exempt	Н	\$ 100,000
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
PFG Record # 299288	 	 	Form B6	B (10/05) Page 2 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	C H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		E		\$ 500
22. Patents, copyrights and other intellectual property. Give particulars.	X	Expected 2006 tax refunds		\$ 500
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.		1999 Olds 88 LS - over 6,900 miles		\$ 2,990
26. Boats, motors and accessories.	X	1999 Olus oo L3 - Over 6,900 lillies	J	Ψ 2,330
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals	X			
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.				
		Oil and gas rights	н	\$ 23,800
		First American Bk - porch	J	\$ 9,000
		Total (Report also on Summary of Schedules)		\$139,030

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

11 U.S.C. § 522(b)(3)

## **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$125,000.
11 LLS C & 522(b)(2)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
7930 S. Marquette Ave., Chicago, IL 60617 (Debtors' Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 95,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.	705    00 5/40 4004/  )	<b>4</b> 000	
South Shore Bank - checking	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, DVD player, stereo, sofa, recliner, coffee and end tables, vacuum, table/chairs, lamps, entertainment center, bedroom sets, washer/dryer, dining set, large appliances, small appliances, microwave, pots/pans, dishes/flatware, grill, tools, lawn mower, musical instruments	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, CDs, tapes, DVDs, family pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 400	\$ 400
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding rings	735 ILCS 5/12-1001(a),(e)	\$ 40	\$ 40
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ former employer - 100% exempt	735 ILCS 5/12-1006	\$ 100,000	\$ 100,000
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.			
DEC Decord # 200299	18118 B <sup>1</sup> 111818 1881 11811 81118 18881 111 88111 1881	Form B6C (10)	(05) Page 1 of 2

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

# **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$125,000.
11 U.S.C. § 522(b)(2)	

]	11 U.S.C.	§ 52	2(b)(3	3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
Expected 2006 tax refunds	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
<ul><li>25. Autos, Truck, Trailers and other vehicles and accessories.</li><li>1999 Olds 88 LS - over 6,900 miles</li></ul>	735 ILCS 5/12-1001(c)	\$ 4,800	\$ 2,990
35. Other personal property of any kind not already listed. Itemize.  Oil and gas rights	735 ILCS 5/12-1001(b)	\$ 4,000	\$ 23,800



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 First American Bank Bankruptcy Department PO Box 7983 Elk Grove Village IL 60007 Acct No.: 95913606955		J	Dates: 9/15/06  Nature of Lien: Purchase Money Sec Int - PMSI  Market Value: \$ 9,000  Intention: None  *Description: First American Bk - porch				\$ 12,000	\$ 3,000

Total

\$ 12,000 \$3,000

(Report also on Summary of Schedules.)

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjus

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes / Debtors

Attorney for Debtor: Mario M Arreola

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Auto Pass Credit Card Attn: Bankruptcy Department PO Box 81410 Cleveland OH 44181 Acct #: 536477497		Н	Dates: 2001-06 Reason: Credit Card or Credit Use				\$ 390
2	Capital One Bankruptcy Department PO Box 60024 City Of Industry CA 91716 Acct #: 4388 6426 5785 8901		w	Dates: 2000-07 Reason: Credit Card or Credit Use				\$ 2,800
3	Capital One Bankruptcy Department PO Box 60024 City Of Industry CA 91716 Acct #: 5291 1522 8540 4899		Н	Dates: 2001-06 Reason: Credit Card or Credit Use				\$ 4,850

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In re NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alton James Haynes Sr. and Euthia Jean Haynes / Debtors

Attorney for Debtor: Mario M Arreola

4 Sears Credit Cards Bankruptcy Department  W Dates: 2001-06 Reason: Credit Card or Credit Use	Amount of Claim	ъ		SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Bankruptcy Department Reason: Credit Card or Credit Use		Unliquidate	Contingent	Consideration For Claim.	W J	Code and Account Number	Cred							
PO Box 183082 Columbus OH 43218 Acct #: 5121 0797 2242 9609	\$ 9,250			2001 00	w	otcy Department 183082 us OH 43218	Ban PO Colu							

Sears Bankruptcy Recovery Citibank USA Sears PO Box 20363

Kansas City MO 64195

5	Sears Credit Cards Bankruptcy Department PO Box 183082 Columbus OH 43218	Н	Dates: Reason:	2001-06 Credit Card or Credit Use		\$	8,850
	Acct #: 5121 0750 2949 4601						

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Sears Bankruptcy Recovery Citibank USA Sears PO Box 20363 Kansas City MO 64195

6	Sears Credit Cards Bankruptcy Department PO Box 183081 Columbus OH 43218 Acct #: 01 53308 74711 9	Н	Dates: Reason:	1970-2006 Credit Card or Credit Use		\$ 5,800
7	Target National Bank Bankruptcy Dept. PO Box 59317 Minneapolis MN 55459 Acct #: 4352 3783 5192 2832	W	Dates: Reason:	2000-05 Credit Card or Credit Use		\$ 3,000

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes / Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITOR	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
8 Wal-Mart Bankruptcy Department PO Box 530927 Atlanta GA 30353		Н	Dates: 1993-2006 Reason: Credit Card or Credit Use				\$ 3,050					
Acct #: 6032 2072 7043 6280												

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 37,990.00



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record #



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr.and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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# Doc 1 Filed 03/20/07 Entered 03/20/07 17:56:28 Desc Main Document Page 20 of 39 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	2, great grandson, , , ,	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Retired	Retired
Name of Employer:		
Years Employed		
Employer Address:		
City, State, Zip	,	,

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE				
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00				
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00				
3. SUBTOTAL	\$ 0.00	\$ 0.00				
4. LESS PAYROLL DEDUCTIONS						
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00				
b. Insurance	\$ 0.00	\$ 0.00				
c. Union Dues	\$ 0.00	\$ 0.00				
d. Other (Specify)	\$ 0.00	\$ 0.00				
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00				
Child Support:	\$ 0.00	\$ 0.00				
Life Insurance, Uniforrms, 401K:	\$ 0.00	\$ 0.00				
S. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00				
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00				
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00				
3. Income from real property	\$ 0.00	\$ 0.00				
). Interest and dividends	\$ 0.00	\$ 0.00				
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00				
11. Social Security or government assistance (Specify)	\$ 1,397.00	\$ 533.00				
12. Pension or retirement income	\$ 1,021.57	\$ 0.00				
13. Other monthly income Oil rights	\$ 396.22	\$ 0.00				
Unemployment Income	\$ 0.00	\$ 0.00				
14. SUBTOTAL OF LINES 7 THROUGH 13						
5. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,814.79	\$ 533.00				
6. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 3,347	.79				
there is only one debtor repeat total reported on line 15.)	Poport also an Summary of Schodules and if applicable on Statistical Summary					

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

# UNITED STATES BANKRUFT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

SCHEDULE J - CURF	RENT INCOME OF II	NDIVIDUAL D	EBTOR(S)	
Complete this schedule by estimating the average month ayments made bi-weekly, quarterly, semi-annually, or annuall	· ·	lebtor's family at time cas	se filed. Prorate any	
Check box if joint petition is filed & debtor's spouse maintains	a separate household. Complete a s	separate schedule of exper	nditures labeled "Spouse	e".
<ul> <li>Rent or home mortgage payment (include lot rer</li> </ul>	nted for mobile home)			\$ -
a. Real Estate taxes included? [] Yes [x]	•	rance included?	[] Yes [x] No	Ψ -
Utilities: a. Electricity and Heating Fuel			.,	\$ 320.00
b. Water and Sewer				\$ 50.00
c. Telephone				\$ 130.00
d. Other Garbage, Internet, Cal	ole			\$ -
Home Maintenance (repairs and upkeep)				\$ -
Food				\$ 400.00
Clothing				\$ 50.00
Laundry and Dry Cleaning				\$ 50.00
Medical and Dental Expenses				\$ 50.00
Transportation (not including car payments)	Gas, Tolls/Parking, Fees	ellicanege Panair	Rue/Train	\$ 165.00
Recreation, Clubs and Entertainment, Newspap		neicellaes, Repail,	Dus/ Haill	- <del>\$ 100.00</del> \$ 40.00
Charitable Contributions	oro, Magazinoo, oto.			\$ 40.00
Insurance (not deducted from wages or included	d in home mortgage paymen	its)		·
a. Homeowner's or Renter's	0017	,		\$ 62.00
b. Life				\$ -
c. Health				\$378.00
d. Auto				\$ 95.00
e. Other				\$-
Taxes (not deducted from wages or included in	home mortgage payments)			
(Specify) Federal or State Tax Repayment	s, Real Estate Taxes			\$ 56.00
Installment Payments: (In Chapter 11, 12, and 1	3 cases, do not list payment	ts to be included in p	olan)	\$-
a. Auto				
<ul><li>b. Reaffirmation Payments</li><li>c. Other</li></ul>	<b>  \$-</b>			<del>\$</del> - \$-
Alimony, maintenance and support paid to other				<del>φ-</del> \$-
Payments for support of additional dependents r				·
Regular expenses from operation of business, p	0 ,	atailed statement)		\$- \$ -
Other: Haircuts, Hygiene, Newspaper/Ma	ags & Tuition, Books &	Childcare &	Pet	Ψ-
Eyecare, Meds Postage/Ban \$192.00 \$37.00	GLS Repay: \$0.00	Babysitting \$ 15.00	Care: 	\$244.00
AVERAGE MONTHLY EXPENSES (Total lines 1-17	7. Report also on Summary of Sche			\$ 2,130.0
the Stastical of Summary of Certain Liabilities and Related		the year fallowing th	o filing this docum	
Describe any increase/decrease in expenditures  None	s anticipated to occur within	the year following th	e illing this docum	ient.
STATEMENT OF MONTHLY NET INCOME	a. Average monthly inc	come from Line 15 c	of Schedule I	\$ 3,347.79
	b. Average monthly ex			\$ 2,130.00
	c. Monthly net income	•		\$ 1,217.79
	d. Total amount to be p		v	\$ 1,215.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

NONE	
V	ı
^	ı

#### 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
Sparing	
Spouse	
AMOUNT	SOURCE

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

# STATEMENT OF FINANCIAL AFFAIRS

02. INCOME OTHER THAN FROM EMPLOYMENT OF OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE pension 2007: \$1,022/month 2006: \$13,793 2005: \$13,793 social security 2007: \$1,397/month 2006: \$17,322 2005: \$16,000 oil rights 2007: \$396/month 2006: \$4,755 2005: \$2,703 Spouse **AMOUNT** SOURCE social security 2007: \$533/month 2006: \$7,266 2005: \$6,000

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

## STATEMENT OF FINANCIAL AFFAIRS

X

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Dates of Amount Paid or Value of Transfers Still Owing of Creditor Payment/Transfers

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount Paid or Value of Amount Name & Address of Creditor **Dates** Still Owing & Relationship to Debtor of Payments Transfers

X

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** COURT **STATUS** NATURE SUIT AND OF AGENCY OF CASE NUMBER **PROCEEDING** AND LOCATION DISPOSITION

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

# STATEMENT OF FINANCIAL AFFAIRS

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Date of

Terms of

Assignee Assignment Assignment or Settlement

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

Relationship to Debtor.

Date of

Description and Value of Gift

Organization

If Any religious organization

Gift 1992-2007

\$40/month

**New Nazareth Baptist** Church, 7933 S. Yates Blvd., Chicago, IL 60617



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

# STATEMENT OF FINANCIAL AFFAIRS

X

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment to debtor's attorney listed on 2016(b)

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

1/26/07

\$50.00

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property Transferred and Value Received

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

# STATEMENT OF FINANCIAL AFFAIRS

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

NONE



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

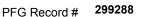
#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff





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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS			
4. LIST ALL PROPERTY HELD FO	OR ANOTHER PERSON:		
ist all property owned by another p	erson that the debtor holds or controls.		
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	
5. PRIOR ADDRESS OF DEBTOR	R(S):		
occupied during that period and vac		ement of this case, list all premises which the debto e. If a joint petition is filed, report also any separate	
occupied during that period and vac of either spouse.	ated prior to the commencement of this case  Name	e. If a joint petition is filed, report also any separate  Dates of	
	ated prior to the commencement of this case	e. If a joint petition is filed, report also any separate	
occupied during that period and vac of either spouse.	ated prior to the commencement of this case  Name  Used	e. If a joint petition is filed, report also any separate  Dates of	
Address  6. SPOUSES and FORMER SPOUT the debtor resides or resided in a coursiana, Nevada, New Mexico, Pt.	Name Used  USES:  community property state, commonwealth, collecto Rico, Texas, Washington, or Wisconsin	e. If a joint petition is filed, report also any separate  Dates of	e address aho,
Address  6. SPOUSES and FORMER SPOUTE the debtor resides or resided in a puisiana, Nevada, New Mexico, Purpormencement of the case, identify	Name Used  USES:  community property state, commonwealth, collecto Rico, Texas, Washington, or Wisconsin	p. If a joint petition is filed, report also any separate  Dates of Occupancy  r territory (including Alaska, Arizona, California, Id. ) within eight (8) years immediately preceding the	e address aho,

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

## STATEMENT OF FINANCIAL AFFAIRS

NONE X

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Environmental Site Name Name and Address Date and Address of Governmental Unit of Notice

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Environmental Site Name Name and Address Date of Notice Law and Address of Governmental Unit

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

Name and Address of Docket Status of Governmental Unit Number Disposition

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of Nature Beginning Soc. Sec. No./Complete EIN or of and Other TaxPayer I.D. No. **Ending Dates** Address **Business** 

# Document Page 30 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

	STATEMENT OF FIN	IANCIAL AFFAIRS
o. Identify any business listed in	subdivision a., above, that is "single asset rea	I estate" as defined in 11 USC 101.
Name	Address	
has been, within six years immed executive, or owner of more than partnership, a sole proprietor, or solution (An individual or joint debtor should be a solution of the solut	iately preceding the commencement of this ca 5 percent of the voting or equity securities of self-employed in a trade, profession, or other and complete this portion of the statement onleding the commencement of this case. A debi	tion or partnership and by any individual debtor who is or ase, any of the following: an officer, director, managing a corporation; a partner, other than a limited partner, of a activity, either full- or part-time.  The debtor is or has been in business, as defined above, for who has not been in business within those six years
19. BOOKS, RECORDS AND FII  List all bookkeepers and account a the keeping of books of account a	ants who within two (2) years immediately pre	ceding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	
	rho within two (2) years immediately preceding a financial statement of the debtor.	g the filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
	no at the time of the commencement of this capt of account and records are not available, expl	ase were in possession of the books of account and records ain.
Name	Address	
	creditors and other parties, including mercanti	le and trade agencies, to whom a financial statement was ement of this case.
Name and	Date	

# Document Page 31 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

STATEMENT OF FINANCIAL AFFAIRS			
	s, creditors and other parties, including mercantile (2) years immediately preceding the commencer	and trade agencies, to whom a financial statement was nent of this case.	
Name and Address	Date Issued		
). INVENTORIES			
st the dates of the last two inverse dollar amount and basis of e		person who supervised the taking of each inventory, and	
Date	Inventory	Dollar Amount of Inventory	
of	·	(specify cost, market of other	
Inventory	Supervisor	basis)	
List the name and address of	f the person having possession of the records of	each of the inventories reported in a., above.	
List the name and address of Date of Inventory	f the person having possession of the records of  Name and Addresses of Custodian of Inventory Records	each of the inventories reported in a., above.	
Date	Name and Addresses of Custodian	each of the inventories reported in a., above.	
Date of Inventory	Name and Addresses of Custodian		
Date of Inventory  I. CURRENT PARTNERS, O	Name and Addresses of Custodian of Inventory Records	:	
Date of Inventory  I. CURRENT PARTNERS, O	Name and Addresses of Custodian of Inventory Records  FFICERS, DIRECTORS AND SHAREHOLDERS	:	
Date of Inventory  I. CURRENT PARTNERS, O  If the debtor is a partnership,	Name and Addresses of Custodian of Inventory Records  FFICERS, DIRECTORS AND SHAREHOLDERS list nature and percentage of interest of each me	ember of the partnership.	
Date of Inventory  I. CURRENT PARTNERS, O  If the debtor is a partnership, Name and Address	Name and Addresses of Custodian of Inventory Records  FFICERS, DIRECTORS AND SHAREHOLDERS list nature and percentage of interest of each me Nature of Interest	ember of the partnership.  Percentage of Interest	
Date of Inventory  I. CURRENT PARTNERS, O  If the debtor is a partnership, Name and Address	Name and Addresses of Custodian of Inventory Records  FFICERS, DIRECTORS AND SHAREHOLDERS list nature and percentage of interest of each me Nature of Interest	thember of the partnership.  Percentage of Interest Interest Indirectly owns,	
Date of Inventory  1. CURRENT PARTNERS, O  If the debtor is a partnership, Name and Address	Name and Addresses of Custodian of Inventory Records  FFICERS, DIRECTORS AND SHAREHOLDERS list nature and percentage of interest of each me Nature of Interest	thember of the partnership.  Percentage of Interest Interest Indirectly owns,	

# Document Page 32 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

	STATEMENT OF FIN	IANCIAL AFFAIRS	
	NEDO DIDECTORO AND SILVERIA		
2. FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS	5:	
the debtor is a partnership, list th	e nature and percentage of partnership inter	rest of each member of the partnership.	
		Date of	
Name	Address	Withdrawal	
2b. If the debtor is a corporation, mmediately preceding the comme	list all officers, or directors whose relationsh ncement of this case.	ip with the corporation terminated within	one (1) year
Name		Date of	
and Address	Title	Termination	
orm, bonuses, loans, stock redem	ptions, options exercised and any other per	credited or given to an insider, including on quisite during one year immediately prece	•
orm, bonuses, loans, stock redem	•		•
rorm, bonuses, loans, stock redemn commencement of this case.  Name and Address of Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUP the debtor is a corporation, list the for tax purposes of which the debtor	ptions, options exercised and any other perd Date and Purpose of Withdrawal	Amount of Money or Description and value of Property  umber of the parent corporation of any c	eding the
orm, bonuses, loans, stock redem commencement of this case.  Name and Address of Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUNT of the debtor is a corporation, list the or tax purposes of which the debtor	ptions, options exercised and any other perd  Date and Purpose of Withdrawal  IP: e name and federal taxpayer identification n	Amount of Money or Description and value of Property  umber of the parent corporation of any c	eding the
orm, bonuses, loans, stock redem commencement of this case.  Name and Address of Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUNT IN THE CONSOLIDATION GROU	ptions, options exercised and any other perductions, options exercised and any other perductions, options, options exercised and any other perductions, options, opti	Amount of Money or Description and value of Property  umber of the parent corporation of any c	eding the
orm, bonuses, loans, stock redemn commencement of this case.  Name and Address of Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUNT (Constitution of the debtor is a corporation, list the for tax purposes of which the debtor case.  Name of Parent Corporation  25. PENSION FUNDS:	ptions, options exercised and any other perductions, options exercised and any other perductions, options, options exercised and any other perductions, options, opti	Amount of Money or Description and value of Property  umber of the parent corporation of any c (6) years immediately preceding the con	onsolidated group nmencement of the

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# **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

# STATEMENT OF FINANCIAL AFFAIRS

# **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

/s/ Alton James Haynes, Sr. Dated: 03/16/2007

Alton James Haynes, Sr.

X Date & Sign

/s/ Euthia Jean Haynes Dated: 03/16/2007

**Euthia Jean Haynes** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes / Debtors

Attorney for Debtor: Mario M Arreola

## STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention

PROPERTY TO BE RETAINED

[x] None

PFG Record #

299288

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/16/2007 /s/ Alton James Haynes, Sr.

Alton James Haynes, Sr.

Dated: 03/16/2007 /s/ Euthia Jean Haynes

X Date & Sign

X Date & Sign

Euthia Jean Haynes

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

	August and		AMOUNTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$139,030	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$12,000	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$37,990	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,348
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,130
TOTALS			\$ 139,030 TOTAL ASSETS	\$ 49,990 TOTAL LIABILITIES	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alton James Haynes Sr.and Euthia Jean Haynes, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	
Average Income (from Schedule I, Line 16)	\$ 3.347.79

Average Income (from Schedule I, Line 16)	\$ 3,347.79
Average Expenses (from Schedule J, Line 18)	\$ 2,130.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 1,684.19

## State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 37,990.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 40,990.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds includiung fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 03/16/2007

/s/ Alton James Haynes, Sr.

Alton James Haynes, Sr.

Dated: 03/16/2007

/s/ Euthia Jean Haynes

Euthia Jean Haynes

X Date & Sign

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLYS TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an indiviudal(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLYS TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes, Sr. and Euthia Jean Haynes / Debtors

Attorney for Debtor: Mario M Arreola

# **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/16/2007 /s/ Alton James Haynes, Sr.

Alton James Haynes, Sr.

X Date & Sign

Dated: 03/16/2007 /s/ Euthia Jean Haynes

**Euthia Jean Haynes** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITED STATES BANKRUSTOF SCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alton James Haynes Sr. and Euthia Jean Haynes, Debtors

Attorney for Debtor: Mario M Arreola

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Attorney: Mario M Arreola Bar No: 9687938

X Date & Sign